

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David M. Benson
Debtor

Case No. 11-08140-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: TWilson
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

Date Rcvd: Mar 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2017.

db +David M. Benson, 8405 Hampden Avenue Apt. 10N, Denver, CO 80231-4816
4158656 +Bank of America, N.A., P.O. Box 660933, Dallas, Texas 75266-0933
3998407 +Pamela Benson, 7751 Black Lake Road, Kissimmee, FL 34747-1760
3998406 #+Pamela Benson, 208 Fox Road, Dingmans Ferry, PA 18328-3097
3998408 Silver Lake Resort, LTD, 7751 Silver Lake Road, Kissimmee, FL 34747

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

EDI: RECOVERYCORP.COM Mar 09 2017 18:53:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
3998400 EDI: BANKAMER2.COM Mar 09 2017 18:53:00 Bank of America, PO Box 15026,
Wilmington, DE 19886-5726
3998401 EDI: CHASE.COM Mar 09 2017 18:53:00 Cardmember Service, PO Box 15153,
Wilmington, DE 19886-5153
3998402 EDI: CHASE.COM Mar 09 2017 18:53:00 Cardmember Service, PO Box 15298,
Wilmington, DE 19886-5298
3998403 +EDI: CITICORP.COM Mar 09 2017 18:53:00 Citi Cards, PO Box 6500,
Sioux Falls, SD 57117-6500
3998404 +EDI: CITICORP.COM Mar 09 2017 18:53:00 Citibank, PO Box 6500,
Sioux Falls, SD 57117-6500
3998405 EDI: DISCOVER.COM Mar 09 2017 18:53:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
4098441 EDI: DISCOVER.COM Mar 09 2017 18:53:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4437128 +E-mail/Text: camanagement@mtb.com Mar 09 2017 18:57:03 Lakeview Loan Servicing, LLC,
c/o M & T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
4437129 +E-mail/Text: camanagement@mtb.com Mar 09 2017 18:57:03 Lakeview Loan Servicing, LLC,
c/o M & T Bank, P.O. Box 1288, Buffalo, NY 14240, Lakeview Loan Servicing, LLC,
c/o M & T Bank 14240-1288
4390926 E-mail/Text: camanagement@mtb.com Mar 09 2017 18:57:03 M&T Bank, P.O. Box 840,
Buffalo, NY 14240-1840
4155806 EDI: PRA.COM Mar 09 2017 18:53:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
4021170 EDI: RECOVERYCORP.COM Mar 09 2017 18:53:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
3998409 +EDI: TDBANKNORTH.COM Mar 09 2017 18:53:00 TD Bank, PO Box 8400, Lewiston, ME 04243-8400
3998410 EDI: HFC.COM Mar 09 2017 18:53:00 Union Plus Credit Card, PO Box 88000,
Baltimore, MD 21288-0001

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Lakeview Loan Servicing, LLC ecfmail@mwc-law.com
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Gregory Benjamin Schiller on behalf of Asst. U.S. Trustee United States Trustee
Gregory.B.Schiller@usdoj.gov, ustpregion03.ha.ecf@usdoj.gov

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin T McQuail on behalf of Creditor Bank of America, N.A. ecfmail@mwc-law.com
Marisa Myers Cohen on behalf of Creditor Lakeview Loan Servicing, LLC Mcohen@mwc-law.com
Thomas I Puleo on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vern S. Lazaroff on behalf of Debtor David M. Benson pabankruptcy@vernlazaroff.com
TOTAL: 9

Information to identify the case:

Debtor 1 **David M. Benson**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:11-bk-08140-JJT**

Social Security number or ITIN **xxx-xx-4638**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David M. Benson
aka David Michael Benson

By the
court:



March 9, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.